



Spring has Sprung...Finally!



Building Wealth  
P2



Travel, quotes and family additions  
P2

## Below is a Sure Sign that Spring is Here!



# Interest & Dividends

By David Hedges, CWS

## Is it me or is the weather getting more bazaar every year....

It actually isn't, believe it or not. In fact, despite some of the rhetoric that you may hear about how global warming is causing mother nature to flare her temper more often, the opposite is actually true.

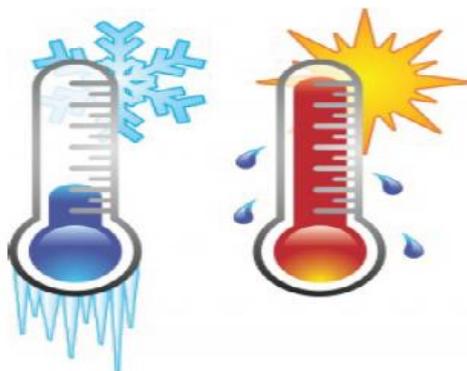
The gradual warming of the earth is actually causing *milder* weather! I know, I was shocked too.

According to the National Oceanic and Atmospheric Administration, over the last 20 years, we have had fewer and fewer hurricanes, tornadoes, droughts and wildfires.

The NOAA has kept records since 1954 and the data



flies in the face of what I normally hear people talking about and I have to admit, I bought into the severe weather fallacy.



So, I did what I normally do which is conduct a little research of my own to see what in fact, is *really* happening with the weather. That's how I ended up on the NOAA website so that I could do a little research.

Now back to my headline at the very top: Spring has Sprung...Finally! It seemed to be a long, cold winter but like a lot of things in life, perception is reality. I haven't done any research on exactly how cold this past winter was which means that my perception may be way off base from what the facts actually are.

Now to my final point :) ( I couldn't let this one go without giving it an honorable mention): Always do your homework and gather the facts instead of relying on popular opinion and what simply seems to be fact.



It seems in life that certain lessons repeat themselves and if you didn't get it the first time, you'll probably get another crack at it soon enough!

Have a wonderful Spring, enjoy the beautiful flowers and as always, enjoy this edition of Interest & Dividends!

- David

## The Steps to Wealth

I'm going to talk a little about how to accumulate wealth. Let me start by saying that there is no secret formula to accumulating wealth. This has been well documented for years and years. If you still think that there is a secret to accumulating wealth and would like to know the "secret", get ready.....here it comes.....spend less than you make. Then, save and invest what you haven't spent.

I know, that's a pretty big let down right? And here you thought that I had the silver bullet for accumulating wealth here in my office. Having said that, I do have some pretty useful tools and strategies right here in my office but the basics haven't changed for centuries.

My next recommendation is to systematize and automate your saving and investing. What do I mean by that you ask? Set up monthly



ACH deposits and increase the amounts when you can. If you are dependent upon your own discretion to write a check "when you have it", you're likely going to fall short. Money seems to always find a place and there is always something to buy.

I've recently met with a number of prospective clients who really have plenty of disposable income and have a very strong balance sheet but they haven't really done what I call taking inventory of what they have and then planning, prioritizing and systemizing their wealth accumulation process.

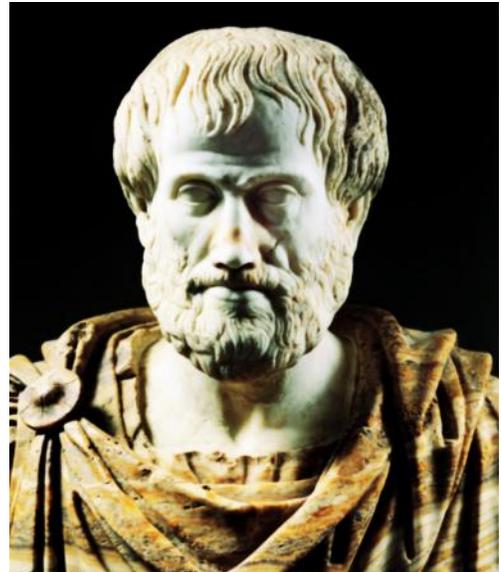
This is key for increasing the chances of success.

If you know of someone that needs a little nudge and some help, pass along my contact information to them. Now is the time and as they say, time can't be replaced!



### On a Personal Note...

Please see below for the latest addition to our family :). Spencer was a whopping 9lb 9oz when he entered the world on 03/03/2014. So far, he's seems to be enjoying it a lot! Him and Mommy are both doing well!



There is only one way to avoid criticism: do nothing, say nothing, and be nothing.

- Aristotle

I was recently thinking about a restaurant on Hilton Head Island that I love going to called Old Fort Pub. It's kind of off and away from anything else and is just a great place for an evening dining experience.

Here is the view from one of the tables at the back of the restaurant. I would highly recommend a visit if you're ever in the neighborhood!



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